

What you need to know about GEFCU's Courtesy Pay Fees and Program

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. Our standard Courtesy Pay program may cover overdrafts.
2. We also offer a standard Overdraft Transfer Protection program that will transfer available funds from your savings account. This option may be less expensive than our standard Courtesy Pay program. To learn more, ask us about these plans.

What is the standard Courtesy Pay Program that comes with my account?

We may pay overdrafts for the following transactions:

- Checks that you write from your account
- Automatic bill payments
- ACH or other electronic transactions

We do not authorize and pay overdrafts for the following types of transactions unless you specifically authorize us to:

- ATM transactions
- One time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay a debit card overdraft, your transaction will be declined.

What fees will I be charged if GEFCU pays my debit card overdraft?

For each Debit Card Overdraft Protection Program transaction, a **\$10 fee is applied**.

What if I want GEFCU to authorize and pay overdrafts on my ATM and one time debit card transactions?

Please fill out the section below. You have the right to revoke this coverage at any time by contacting GEFCU in writing or by phone.

___ I want GEFCU to authorize and pay overdrafts on my ATM and one time debit card transactions. If there are multiple account owners, this choice applies to all account owners. I understand I will be charged fees that are listed above.

___ I do not want GEFCU to authorize and pay overdrafts on my ATM and one time debit card transactions.

Member Signature

Date

Account Number